

## DU Ricks Center student team take second in Colorado Stock Market Game

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Playing the stock market can have its rewards. For a team of students from the Ricks Center for Gifted Students at the University of Denver, it was a winning experience.

A fourth-grade team consisting of students Robert Strong, Izzie Capra and Annalise Goetz won second place, in both region and state elementary school level, in the Colorado Stock Market Game.

Coordinated by the Colorado Council for Economic Education, the game is an educational initiative to engage students in a fun activity while they learn.

Students use math, reading and writing skills to learn the fundamentals of supply, demand and the stock market. Ricks had five teams participating in the game this past spring. Four of the five teams stocks made a "profit" during the game, with three teams finishing in the top 25 out of 95 elementary teams competing in the region.

Ricks teams began their stock portfolios with a hypothetical \$100,000. Throughout the game, students received instruction to help them make informed decisions about their portfolio.

Gay Carlson and Kim Hammond, both third and fourth grade teachers involved in the project at Ricks, say the game was an incredible learning experience.

"We learned the basics first. We examined a stock table and learned the meanings of the various headings. Next, we reviewed multiplying by multiples of tens, practiced multiplying dollars and cents, practiced rounding decimals and calculating commission," Carlson says.

Teams researched companies they were interested in, then studied graphs of the stocks' performance. Once they made their initial investment decisions, they calculated the price of the stock, the commission for the purchase, and constantly monitored the performance of the stock.

The winning team's stock portfolio held a diverse group of stocks which included Caterpillar, a pharmaceutical company, a tech company and Marathon oil. All but one stock increased in value over the course of the game.

Carlson says the newly minted investors not only learned a lot about the stock market through the game, they learned many other lessons along the way.

Here's a sample of what they learned:

- The stock market is a risk and you can never know for sure how a stock will perform.
- You should invest for the long haul, not the short term.
- There can be a big difference between long term and short term performance. •When investing, it helps to know what is happening with the economy in general. •Political or environmental news can have an impact on the stock market and consumer behavior.
- When there's a disaster, consumers in affected areas are more focused on survival.
- If a company has sound fundamentals, it's good to hold on to the stock and ride the volatility.
- Diversify your account holdings. It's important to know what you are going to buy before you buy it.
- Do your research! If you find a good stock, buy a decent number of shares. The winning team receives \$75 for their team and \$75 for their class. The students plan to donate the prize money to a charity.



Ricks Center fourth grade students Robert Strong, Annalise Goetz, and Izzie Capra win second place in the Colorado Stock Market Game elementary school category.

Provided by: Whitney Byrne and Joe Blackman



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